

UNITED STATES BANKRUPTCY COURT Northern District of Iowa

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/14/09. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) and address):

Sue A. Biddle
9079 N. Badger Rd.
East Dubuque, IL 61025

Case Number: 09-03004 D
Office Code: 2

Social Security/Taxpayer ID nos:
xxx-xx-2154

Attorney for Debtor(s) (name and address):
Francis Wm. Henkels
1400 University, Suite D
Dubuque, IA 52001
Telephone number: 563-557-1611

Bankruptcy Trustee (name and address):
Paul Fitzsimmons
850 White Street
Dubuque, IA 52001
Telephone number: 563-588-1970

Meeting of Creditors

Date: **December 7, 2009**Time: **10:00 AM**Location: **Holiday Inn Dubuque, 450 Main St., Main Floor Meeting Room, Dubuque, IA 52001**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/5/10

Deadline to File Reaffirmation Agreement: 2/5/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

NOTICE IS GIVEN that during the course of administration, the Chapter 7 trustee in this case may sell, abandon, or otherwise dispose of property, including the compromise or settlement of controversies, by filing a report of such intended action with the Clerk, with a copy served upon the U.S. Trustee, debtor(s), debtor(s) counsel, and those creditors and equity security holders who have requested notice pursuant to Rule 2002 of the Bankruptcy Rules. Any party requesting a notice pursuant to Rule 2002 must file a request for notice with the Clerk of the Bankruptcy Court specifically referring to Rule 2002 and shall serve a copy of that request for notice upon debtor(s) counsel, trustee, and U.S. Trustee, at the addresses set forth in the notice of first meeting of creditors. Any party objecting to such action by the trustee shall file such objection with the Clerk of Bankruptcy Court, serving a copy on the moving party, trustee, U.S. Trustee, debtor(s) and debtor(s) counsel within 20 days after the filing of such report.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

P.O. Box 74890
425 2nd Street SE
Suite 800
Cedar Rapids, IA 52407-4890
Telephone number: (319) 286-2200

For the Court:

Clerk of the Bankruptcy Court:
Sean F. McAvoy

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 10/14/09

Additional court and case information available at www.ianb.uscourts.gov

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Appointment of Trustee	The trustee named in this notice is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.
Tax Returns to Trustee	Per Section 521(e), individual debtor(s) are required to provide to the trustee, no later than 7 days prior to the date set for the first meeting of creditors, a copy of the Federal Income Tax return for the most recent tax year ending immediately before the commencement of the case.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0862-2
Case: 09-03004

User: cadmin
Form ID: 769

Page 1 of 1
Total Noticed: 19

Date Rcvd: Oct 14, 2009

The following entities were noticed by first class mail on Oct 16, 2009.

db +Sue A. Biddle, 9079 N. Badger Rd., East Dubuque, IL 61025-9300
 aty +Francis Wm. Henkels, 1400 University, Suite D, Dubuque, IA 52001-5917
 tr +Paul Fitzsimmons, 850 White Street, Dubuque, IA 52001-7035
 ust +United States Trustee, Law Building Suite 400, 225 2nd Street SE,
 Cedar Rapids, IA 52401-1400
 1615485 Bank of America Home Loans, Customer Service, P.O. Box 5170, Simi Valley, CA 93062-5170
 1615487 Citi Card, P.O. Box 688902, Des Moines, IA 50368-8902
 1615488 CitiBank, P.O. Box 688915, Des Moines, IA 50368-8918
 1615491 +Equifax Information Services, P.O. Box 740241, Atlanta, GA 30374-0241
 1615492 +Experian, National Consumer Assistance Center, P.O. Box 2002, Allen, TX 75013-2002
 1615493 +Robert L. Biddle, 9079 Badger Rd., East Dubuque, IL 61025-9300
 1615494 +TransUnion, P.O. Box 2000, Chester, PA 19016-2000
 1615496 Wells Fargo Auto Finance, P.O. Box 29704, Phoenix, AZ 85038-9704
 1615497 Wells Fargo Financial Bank, P.O. Box 98751, Las Vegas, NV 89193-8751

The following entities were noticed by electronic transmission on Oct 14, 2009.

tr +EDI: BPFITZSIMMONS.COM Oct 14 2009 17:28:00 Paul Fitzsimmons, 850 White Street,
 Dubuque, IA 52001-7035
 1615483 +EDI: AMEREXPR.COM Oct 14 2009 17:28:00 American Express, P.O. Box 0001,
 Los Angeles, CA 90096-8000
 1615484 +EDI: BANKAMER.COM Oct 14 2009 17:28:00 Bank of America, P.O. Box 1390,
 Norfolk, VA 23501-1390
 1615486 EDI: CHASE.COM Oct 14 2009 17:28:00 Chase, Cardmember Services, P.O. Box 94014,
 Palatine, IL 60094-4014
 1615489 EDI: DISCOVER.COM Oct 14 2009 17:28:00 Discover, P.O. Box 15316, Wilmington, DE 19850
 1615490 E-mail/Text: gtrierweiler@dupaco.com Dupaco Community Credit Union,
 3299 Hillcrest Road, P.O. Box 179, Dubuque, IA 52004-0179
 1615495 +EDI: CHASE.COM Oct 14 2009 17:28:00 Washington Mutual, P.O. Box 78148,
 Phoenix, AZ 85062-8148
 1615496 EDI: WFFC.COM Oct 14 2009 17:28:00 Wells Fargo Auto Finance, P.O. Box 29704,
 Phoenix, AZ 85038-9704
 1615497 EDI: WFFC.COM Oct 14 2009 17:28:00 Wells Fargo Financial Bank, P.O. Box 98751,
 Las Vegas, NV 89193-8751

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2009

Signature:

